# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

**Economic Analysis Division**
**Washington, DC 20552**

# Area: West

**All Reporting CMR** **Reporting Dockets: 88** **September 2004**

## Interest Rate Sensitivity of Net Portfolio Value (NPV)

| | Net Portfolio Value (Dollars are in Millions) | | | NPV as % of PV of Assets | |
|---|---|---|---|---|---|
| Change in Rates | $Amount | $Change | %Change | NPV Ratio | Change |
| +300 bp | 54,009 | -13,873 | -20 % | 9.50 % | -207 bp |
| +200 bp | 60,707 | -7,175 | -11 % | 10.53 % | -104 bp |
| +100 bp | 65,462 | -2,419 | -4 % | 11.23 % | -34 bp |
| 0 bp | 67,882 | | | 11.57 % | |
| -100 bp | 67,044 | -838 | -1 % | 11.42 % | -15 bp |

## Risk Measure for a Given Rate Shock

| | 09/30/2004 | 06/30/2004 | 09/30/2003 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 11.57 % | 11.21 % | 9.93 % |
| Post-shock NPV Ratio | 10.53 % | 9.43 % | 8.54 % |
| Sensitivity Measure: Decline in NPV Ratio | 104 bp | 177 bp | 139 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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## Present Value Estimates by Interest Rate Scenario

**Area: West** | **Reporting Dockets: 88**
**All Reporting CMR** | **September 2004**
**Report Prepared: 12/09/2004 12:22:00 PM** | **Amounts in Millions** | **Data as of: 12/09/2004**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS** | | | | | | | | |
| **MORTGAGE LOANS AND SECURITIES** | | | | | | | | |
| **Fixed-Rate Single-Family First-Mortgage Loans and MBS** | | | | | | | | |
| 30-Year Mortgage Loans | 33,948 | 33,272 | 31,821 | 30,135 | 28,477 | 32,464 | 102.49 | 3.20 |
| 30-Year Mortgage Securities | 6,139 | 6,016 | 5,787 | 5,491 | 5,189 | 5,857 | 102.71 | 2.93 |
| 15-Year Mortgages and MBS | 19,711 | 19,145 | 18,331 | 17,462 | 16,613 | 18,694 | 102.41 | 3.60 |
| Balloon Mortgages and MBS | 9,167 | 8,955 | 8,657 | 8,287 | 7,870 | 8,861 | 101.06 | 2.85 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | |
| 6 Month or Less Reset Frequency | 11,079 | 11,065 | 11,025 | 10,941 | 10,805 | 10,666 | 103.74 | 0.24 |
| 7 Month to 2 Year Reset Frequency | 26,880 | 26,634 | 26,238 | 25,653 | 24,923 | 25,905 | 102.82 | 1.20 |
| 2+ to 5 Year Reset Frequency | 40,303 | 39,360 | 38,156 | 36,717 | 35,157 | 39,064 | 100.76 | 2.73 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | |
| 1 Month Reset Frequency | 187,614 | 186,410 | 184,593 | 182,031 | 178,681 | 178,302 | 104.55 | 0.81 |
| 2 Month to 5 Year Reset Frequency | 30,175 | 29,622 | 28,990 | 28,288 | 27,519 | 29,310 | 101.07 | 2.00 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate, Balloons | 12,924 | 12,875 | 12,823 | 12,769 | 12,714 | 12,853 | 100.17 | 0.39 |
| Adjustable-Rate, Fully Amortizing | 33,754 | 33,590 | 33,432 | 33,273 | 33,102 | 33,694 | 99.69 | 0.48 |
| Fixed-Rate, Balloon | 4,714 | 4,509 | 4,316 | 4,134 | 3,962 | 4,268 | 105.66 | 4.42 |
| Fixed-Rate, Fully Amortizing | 2,756 | 2,623 | 2,500 | 2,386 | 2,280 | 2,468 | 106.28 | 4.88 |
| **Construction and Land Loans** | | | | | | | | |
| Adjustable-Rate | 5,781 | 5,774 | 5,769 | 5,764 | 5,759 | 5,779 | 99.91 | 0.11 |
| Fixed-Rate | 2,871 | 2,785 | 2,708 | 2,639 | 2,576 | 2,884 | 96.59 | 2.93 |
| **Second-Mortgage Loans and Securities** | | | | | | | | |
| Adjustable-Rate | 32,967 | 32,959 | 32,958 | 32,965 | 32,973 | 33,466 | 98.48 | 0.01 |
| Fixed-Rate | 7,387 | 7,208 | 7,037 | 6,875 | 6,720 | 7,140 | 100.95 | 2.43 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Mortgage Loans | 4,144 | 4,091 | 4,017 | 3,926 | 3,824 | 4,091 | 100.00 | 1.56 |
| Accrued Interest Receivable | 1,870 | 1,870 | 1,870 | 1,870 | 1,870 | 1,870 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 84 | 84 | 84 | 84 | 84 | 84 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 34 | 58 | 81 | 100 | 117 | | | -40.12 |
| LESS: Value of Servicing on Mortgages Serviced by Others | 55 | 85 | 109 | 118 | 119 | | | -32.36 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **474,249** | **468,821** | **461,085** | **451,673** | **441,094** | **457,720** | **102.43** | **1.40** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: West**
**All Reporting CMR**
**Report Prepared: 12/09/2004 12:22:00 PM**

**Amounts in Millions**

**Reporting Dockets: 88**
**September 2004**
**Data as of: 12/09/2004**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | |
| **NONMORTGAGE LOANS** | | | | | | | | |
| **Commercial Loans** | | | | | | | | |
| Adjustable-Rate | 16,159 | 16,150 | 16,144 | 16,140 | 16,137 | 16,197 | 99.71 | 0.04 |
| Fixed-Rate | 3,455 | 3,285 | 3,125 | 2,976 | 2,836 | 3,068 | 107.05 | 5.03 |
| **Consumer Loans** | | | | | | | | |
| Adjustable-Rate | 3,257 | 3,257 | 3,256 | 3,256 | 3,255 | 3,349 | 97.23 | 0.02 |
| Fixed-Rate | 13,752 | 13,526 | 13,308 | 13,096 | 12,891 | 12,514 | 108.09 | 1.64 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -634 | -627 | -620 | -614 | -608 | -627 | 0.00 | 1.13 |
| Accrued Interest Receivable | 175 | 175 | 175 | 175 | 175 | 175 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **36,164** | **35,766** | **35,388** | **35,029** | **34,687** | **34,677** | **103.14** | **1.08** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 10,064 | 10,064 | 10,064 | 10,064 | 10,064 | 10,064 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 692 | 667 | 642 | 616 | 590 | 667 | 100.00 | 3.78 |
| Zero-Coupon Securities | 331 | 322 | 313 | 305 | 297 | 324 | 99.36 | 2.75 |
| Government and Agency Securities | 6,981 | 6,670 | 6,377 | 6,100 | 5,839 | 6,491 | 102.75 | 4.52 |
| Term Fed Funds, Term Repos | 2,341 | 2,339 | 2,336 | 2,334 | 2,331 | 2,338 | 100.03 | 0.10 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 514 | 478 | 445 | 417 | 391 | 464 | 102.93 | 7.19 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 9,962 | 9,584 | 9,203 | 8,851 | 8,547 | 9,585 | 100.00 | 3.96 |
| Structured Securities (Complex) | 6,521 | 6,455 | 6,360 | 6,248 | 6,143 | 6,444 | 100.17 | 1.24 |
| LESS: Valuation Allowances for Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.62 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **37,406** | **36,579** | **35,741** | **34,935** | **34,202** | **36,377** | **100.55** | **2.27** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: West** — **Reporting Dockets: 88**
**All Reporting CMR** — **September 2004**
**Report Prepared: 12/09/2004 12:22:01 PM** — **Amounts in Millions** — **Data as of: 12/09/2004**

| | | Base Case | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | -100 bp | 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
| **ASSETS (cont.)** | | | | | | | | |
| **REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.** | | | | | | | | |
| Repossessed Assets | 312 | 312 | 312 | 312 | 312 | 312 | 100.00 | 0.00 |
| Real Estate Held for Investment | 53 | 53 | 53 | 53 | 53 | 53 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 271 | 264 | 245 | 222 | 195 | 264 | 100.00 | 4.81 |
| Office Premises and Equipment | 4,296 | 4,296 | 4,296 | 4,296 | 4,296 | 4,296 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **4,931** | **4,925** | **4,906** | **4,883** | **4,856** | **4,925** | **100.00** | **0.26** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | |
| Fixed-Rate Servicing | 2,211 | 3,353 | 3,973 | 4,108 | 4,077 | | | -26.28 |
| Adjustable-Rate Servicing | 1,235 | 1,284 | 1,302 | 1,309 | 1,313 | | | -2.61 |
| Float on Mortgages Serviced for Others | 2,215 | 3,053 | 3,614 | 3,958 | 4,200 | | | -22.91 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **5,661** | **7,690** | **8,889** | **9,375** | **9,590** | | | **-20.99** |
| **OTHER ASSETS** | | | | | | | | |
| Purchased and Excess Servicing | | | | | | 6,520 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 17,284 | 17,284 | 17,284 | 17,284 | 17,284 | 17,284 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | 13,248 | | |
| **Deposit Intangibles** | | | | | | | | |
| Retail CD Intangible | 10 | 26 | 45 | 61 | 79 | | | -65.50 |
| Transaction Account Intangible | 3,821 | 5,209 | 6,561 | 7,985 | 9,133 | | | -26.30 |
| MMDA Intangible | 2,592 | 3,424 | 4,103 | 4,775 | 5,436 | | | -22.06 |
| Passbook Account Intangible | 4,050 | 5,396 | 6,671 | 7,919 | 8,993 | | | -24.28 |
| Non-Interest-Bearing Account Intangible | 980 | 1,581 | 2,149 | 2,692 | 3,208 | | | -37.00 |
| **TOTAL OTHER ASSETS** | **28,737** | **32,921** | **36,813** | **40,717** | **44,134** | **37,052** | | |
| **Miscellaneous Assets** | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | 4,310 | | |
| **TOTAL ASSETS** | **587,148** | **586,701** | **582,822** | **576,612** | **568,562** | **575,061** | **102/99*** ** | **0.37/1.08*** ** |

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**Amounts in Millions**

**Reporting Dockets: 88**
**September 2004**
**Data as of: 12/09/2004**

| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | | | |
| **DEPOSITS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 12 Months or Less | 61,243 | 61,025 | 60,810 | 60,597 | 60,386 | 60,979 | 100.08 | 0.35 |
| Fixed-Rate Maturing in 13 Months or More | 22,304 | 21,741 | 21,197 | 20,672 | 20,165 | 21,371 | 101.73 | 2.55 |
| Variable-Rate | 186 | 186 | 185 | 185 | 185 | 186 | 99.73 | 0.12 |
| **Demand** | | | | | | | | |
| Transaction Accounts | 58,182 | 58,182 | 58,182 | 58,182 | 58,182 | 58,182 | 100/91* | 0.00/2.58* |
| MMDAs | 55,875 | 55,875 | 55,875 | 55,875 | 55,875 | 55,875 | 100/94* | 0.00/1.44* |
| Passbook Accounts | 58,456 | 58,456 | 58,456 | 58,456 | 58,456 | 58,456 | 100/91* | 0.00/2.47* |
| Non-Interest-Bearing Accounts | 26,342 | 26,342 | 26,342 | 26,342 | 26,342 | 26,342 | 100/94* | 0.00/2.36* |
| **TOTAL DEPOSITS** | **282,588** | **281,807** | **281,048** | **280,309** | **279,592** | **281,392** | **100/95*** | **0.27/1.81*** |
| **BORROWINGS** | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 106,400 | 105,690 | 104,992 | 104,305 | 103,630 | 105,604 | 100.08 | 0.67 |
| Fixed-Rate Maturing in 37 Months or More | 18,823 | 17,985 | 17,195 | 16,448 | 15,743 | 17,391 | 103.42 | 4.53 |
| Variable-Rate | 64,132 | 64,063 | 63,994 | 63,925 | 63,857 | 64,262 | 99.69 | 0.11 |
| **TOTAL BORROWINGS** | **189,355** | **187,738** | **186,180** | **184,679** | **183,230** | **187,257** | **100.26** | **0.85** |
| **OTHER LIABILITIES** | | | | | | | | |
| **Escrow Accounts** | | | | | | | | |
| For Mortgages | 5,914 | 5,914 | 5,914 | 5,914 | 5,914 | 5,914 | 100.00 | 0.00 |
| Other Escrow Accounts | 6,378 | 6,187 | 6,007 | 5,838 | 5,679 | 6,814 | 90.79 | 3.00 |
| **Miscellaneous Other Liabilities** | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 17,507 | 17,507 | 17,507 | 17,507 | 17,507 | 17,507 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 1,772 | | |
| **TOTAL OTHER LIABILITIES** | **29,799** | **29,608** | **29,428** | **29,259** | **29,099** | **32,007** | **92.50** | **0.63** |
| **Other Liabilities not Included Above** | | | | | | | | |
| Self-Valued | 23,355 | 23,093 | 22,820 | 22,538 | 22,301 | 22,823 | 101.19 | 1.16 |
| Unamortized Yield Adjustments | | | | | | 1 | | |
| **TOTAL LIABILITIES** | **525,097** | **522,246** | **519,476** | **516,785** | **514,222** | **523,480** | **100/97**** | **0.54/1.35**** |

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|---|---|---|---|---|---|---|---|---|
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 495 | 111 | -661 | -1,479 | -2,266 | | | |
| ARMs | 641 | 463 | 203 | -167 | -649 | | | |
| Other Mortgages | 96 | 0 | -134 | -296 | -476 | | | |
| **FIRM COMMITMENTS** | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 3,089 | 828 | -2,195 | -5,219 | -8,084 | | | |
| Sell Mortgages and MBS | -1,143 | -71 | 2,079 | 4,182 | 6,111 | | | |
| Purchase Non-Mortgage Items | -108 | 0 | 102 | 199 | 291 | | | |
| Sell Non-Mortgage Items | 0 | 0 | 0 | 0 | 0 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | -968 | -217 | 503 | 1,192 | 1,853 | | | |
| Pay Floating, Receive Fixed Swaps | 1,935 | 382 | -1,034 | -2,327 | -3,508 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 924 | 1,891 | 3,137 | 4,553 | 6,031 | | | |
| **OTHER** | | | | | | | | |
| Options on Mortgages and MBS | 1 | 11 | 59 | 111 | 157 | | | |
| Interest-Rate Caps | 0 | 0 | 0 | 0 | 0 | | | |
| Interest-Rate Floors | 0 | 0 | 0 | 0 | 0 | | | |
| Futures | -31 | 0 | 31 | 62 | 93 | | | |
| Options on Futures | 0 | 0 | 0 | 0 | 0 | | | |
| Construction LIP | 5 | -35 | -73 | -110 | -146 | | | |
| Self-Valued | 57 | 63 | 101 | 178 | 261 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **4,993** | **3,426** | **2,117** | **879** | **-331** | | | |

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| | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|
| **NET PORTFOLIO VALUE** | | | | | | | | |
| TOTAL ASSETS | 587,148 | 586,701 | 582,822 | 576,612 | 568,562 | 575,061 | 102/99*** | 0.37/1.08*** |
| MINUS TOTAL LIABILITIES | 525,097 | 522,246 | 519,476 | 516,785 | 514,222 | 523,480 | 100/97** | 0.54/1.35** |
| PLUS OFF-BALANCE-SHEET POSITIONS | 4,993 | 3,426 | 2,117 | 879 | -331 | | | |
| TOTAL NET PORTFOLIO VALUE # | 67,044 | 67,882 | 65,462 | 60,707 | 54,009 | 51,581 | 131.60 | 1.17 |

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

**Area: West**
**All Reporting CMR**
**Report Prepared: 12/09/2004 12:22:01 PM**

**Reporting Dockets: 88**
**September 2004**
**Data as of: 12/08/2004**

**Amounts in Millions**

## FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

| | Coupon | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| 30-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $648 | $11,946 | $13,744 | $4,245 | $1,882 |
| WARM | 336 mo | 348 mo | 345 mo | 317 mo | 288 mo |
| WAC | 4.23% | 5.60% | 6.37% | 7.35% | 8.94% |
| Amount of these that is FHA or VA Guaranteed | $34 | $415 | $1,463 | $676 | $214 |
| Securities Backed by Conventional Mortgages | $301 | $2,100 | $1,278 | $238 | $156 |
| WARM | 291 mo | 346 mo | 327 mo | 272 mo | 265 mo |
| Weighted Average Pass-Through Rate | 4.34% | 5.20% | 6.48% | 7.29% | 8.56% |
| Securities Backed by FHA or VA Mortgages | $28 | $322 | $1,140 | $218 | $77 |
| WARM | 332 mo | 347 mo | 329 mo | 301 mo | 287 mo |
| Weighted Average Pass-Through Rate | 4.50% | 5.36% | 6.22% | 7.16% | 8.26% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,861 | $7,436 | $4,242 | $823 | $406 |
| WAC | 4.65% | 5.53% | 6.36% | 7.35% | 9.00% |
| Mortgage Securities | $1,286 | $2,347 | $225 | $37 | $31 |
| Weighted Average Pass-Through Rate | 4.37% | 5.15% | 6.09% | 7.27% | 8.57% |
| WARM (of 15-Year Loans and Securities) | 158 mo | 180 mo | 182 mo | 156 mo | 143 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $3,491 | $4,100 | $365 | $80 | $34 |
| WAC | 4.60% | 5.34% | 6.25% | 7.35% | 8.84% |
| Mortgage Securities | $673 | $108 | $5 | $2 | $0 |
| Weighted Average Pass-Through Rate | 4.38% | 5.19% | 6.17% | 7.15% | 9.36% |
| WARM (of Balloon Loans and Securities) | 138 mo | 109 mo | 115 mo | 104 mo | 82 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$65,876** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

**Area: West**
**All Reporting CMR**
**Report Prepared: 12/09/2004 12:22:02 PM**

**Amounts in Millions**

**Reporting Dockets: 88**
**September 2004**
**Data as of: 12/08/2004**

| ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES | Current Market Index ARMs by Coupon Reset Frequency | | | Lagging Market Index ARMs by Coupon Reset Frequency | |
|---|---|---|---|---|---|
| | 6 Months or Less | 7 Months to 2 Years | 2+ Years to 5 Years | 1 Month | 2 Months to 5 Years |
| Teaser ARMs | | | | | |
| Balances Currently Subject to Introductory Rates | $520 | $58 | $0 | $13,108 | $480 |
| WAC | 4.19% | 4.15% | 5.98% | 1.99% | 3.37% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $10,146 | $25,847 | $39,064 | $165,194 | $28,830 |
| Weighted Average Margin | 335 bp | 338 bp | 267 bp | 294 bp | 265 bp |
| WAC | 5.22% | 5.01% | 4.86% | 4.51% | 5.23% |
| WARM | 315 mo | 332 mo | 346 mo | 345 mo | 325 mo |
| Weighted Average Time Until Next Payment Reset | 4 mo | 15 mo | 38 mo | 5 mo | 32 mo |

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** **$283,247**

| MEMO ITEMS FOR ALL ARMS (Reported at CMR 185) | Current Market Index ARMs by Coupon Reset Frequency | | | Lagging Market Index ARMs by Coupon Reset Frequency | |
|---|---|---|---|---|---|
| | 6 Months or Less | 7 Months to 2 Years | 2+ Years to 5 Years | 1 Month | 2 Months to 5 Years |
| ARM Balances by Distance from Lifetime Cap | | | | | |
| Balances With Coupon Within 200 bp of Lifetime Cap | $8 | $37 | $23 | $9 | $1 |
| Weighted Average Distance from Lifetime Cap | 102 bp | 127 bp | 138 bp | 116 bp | 111 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $25 | $131 | $170 | $276 | $187 |
| Weighted Average Distance from Lifetime Cap | 311 bp | 316 bp | 356 bp | 349 bp | 371 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $8,943 | $24,442 | $38,779 | $175,793 | $29,106 |
| Weighted Average Distance from Lifetime Cap | 709 bp | 638 bp | 534 bp | 678 bp | 687 bp |
| Balances Without Lifetime Cap | $1,690 | $1,295 | $92 | $2,224 | $16 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $7,329 | $20,902 | $38,205 | $703 | $4,928 |
| Weighted Average Periodic Rate Cap | 194 bp | 188 bp | 387 bp | 157 bp | 182 bp |
| Balances Subject to Periodic Rate Floors | $7,184 | $19,542 | $37,964 | $709 | $4,755 |
| MBS Included in ARM Balances | $1,371 | $1,994 | $1,304 | $7,076 | $223 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $12,853 | $33,694 |
| WARM | 111 mo | 286 mo |
| Remaining Term to Full Amortization | 308 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 244 bp | 246 bp |
| Reset Frequency | 9 mo | 5 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $283 | $214 |
| Wghted Average Distance to Lifetime Cap | 96 bp | 171 bp |
| Fixed-Rate: | | |
| Balances | $4,268 | $2,468 |
| WARM | 69 mo | 135 mo |
| Remaining Term to Full Amortization | 292 mo | |
| WAC | 6.76% | 7.14% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $5,779 | $2,884 |
| WARM | 14 mo | 64 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 157 bp | 6.45% |
| Reset Frequency | 2 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $33,466 | $7,140 |
| WARM | 344 mo | 194 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 39 bp | 7.09% |
| Reset Frequency | 1 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $16,197 | $3,068 |
| WARM | 38 mo | 76 mo |
| Margin in Column 1; WAC in Column 2 | 339 bp | 6.85% |
| Reset Frequency | 1 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $3,349 | $12,514 |
| WARM | 81 mo | 53 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 440 bp | 11.72% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $2,092 | $1,848 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $149 | $3,160 |
| Remaining WAL 5-10 Years | $15 | $102 |
| Remaining WAL Over 10 Years | $0 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $0 | |
| Other | $0 | $0 |
| CMO Residuals: | | |
| Fixed Rate | $22 | $0 |
| Floating Rate | $33 | $51 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $211 | $0 |
| WAC | 4.80% | 0.00% |
| Principal-Only MBS | $1,904 | $0 |
| WAC | 5.76% | 0.00% |
| Total Mortgage-Derivative Securities - Book Value | $4,425 | $5,160 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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## MORTGAGE LOANS SERVICED FOR OTHERS

| | Coupon of Fixed-Rate Mortgages Serviced for Others | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| Fixed-Rate Mortgage Loan Servicing | | | | | |
| Balances Serviced | $36,023 | $205,808 | $150,198 | $56,742 | $16,122 |
| WARM | 180 mo | 285 mo | 302 mo | 278 mo | 243 mo |
| Weighted Average Servicing Fee | 26 bp | 27 bp | 31 bp | 36 bp | 40 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 3,098 loans | | | | |
| FHA/VA | 719 loans | | | | |
| Subserviced by Others | 0 loans | | | | |

| | Index on Serviced Loan | | | |
|---|---|---|---|---|
| | Current Market | Lagging Market | | |
| Adjustable-Rate Mortgage Loan Servicing | | | | |
| Balances Serviced | $66,599 | $35,102 | Total # of Adjustable-Rate Loans Serviced | 612 loans |
| WARM (in months) | 308 mo | 317 mo | Number of These Subserviced by Others | 5 loans |
| Weighted Average Servicing Fee | 39 bp | 64 bp | | |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$566,595** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $10,064 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $667 | | |
| Zero-Coupon Securities | $324 | 2.66% | 34 mo |
| Government & Agency Securities | $6,491 | 4.08% | 62 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $2,338 | 1.63% | 1 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $464 | 5.11% | 123 mo |
| Memo: Complex Securities (from supplemental reporting) | $6,444 | | |
| **Total Cash, Deposits, and Securities** | **$26,793** | | |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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### ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $5,851 |
| Accrued Interest Receivable | $1,870 |
| Advances for Taxes and Insurance | $84 |
| Less: Unamortized Yield Adjustments | $-3,986 |
| Valuation Allowances | $1,759 |
| Unrealized Gains (Losses) | $246 |

### ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $270 |
| Accrued Interest Receivable | $175 |
| Less: Unamortized Yield Adjustments | $0 |
| Valuation Allowances | $897 |
| Unrealized Gains (Losses) | $0 |

### OTHER ITEMS

| | |
|---|---|
| Real Estate Held for Investment | $53 |
| Repossessed Assets | $312 |
| Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock) | $264 |
| Office Premises and Equipment | $4,296 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $13 |
| Less: Unamortized Yield Adjustments | $-65 |
| Valuation Allowances | $0 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $6,520 |
| Miscellaneous I | $17,284 |
| Miscellaneous II | $13,248 |
| **TOTAL ASSETS** | **$575,061** |

### MEMORANDUM ITEMS

| | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $5,674 |
| Loans Secured by Real Estate Reported as NonMortgage Loans at SC31 | $88 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $525 |
| Mortgage-Related Mututal Funds | $142 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $10,449 |
| Weighted Average Servicing Fee | 35 bp |
| Adjustable-Rate Mortgage Loans Serviced | $17,196 |
| Weighted Average Servicing Fee | 43 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $1,699 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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## FIXED-RATE, FIXED-MATURITY DEPOSITS

| **Balances by Remaining Maturity:** | Original Maturity in Months: 12 or Less | 13 to 36 | 37 or More | Early Withdrawals During Quarter (Optional) |
|---|---|---|---|---|
| Balances Maturing in 3 Months or Less | $25,569 | $3,698 | $365 | $139 |
| WAC | 1.59% | 2.85% | 5.32% | |
| WARM | 1 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $19,475 | $10,427 | $1,445 | $283 |
| WAC | 1.81% | 2.54% | 6.22% | |
| WARM | 7 mo | 8 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $9,535 | $6,849 | $125 |
| WAC | | 2.66% | 4.86% | |
| WARM | | 21 mo | 28 mo | |
| Balances Maturing in 37 or More Months | | | $4,987 | $33 |
| WAC | | | 4.13% | |
| WARM | | | 55 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$82,350** | |

## MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

| | Original Maturity in Months: 12 or Less | 13 to 36 | 37 or More |
|---|---|---|---|
| Balances in Brokered Deposits | $13,948 | $440 | $174 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $29,586 | $22,941 | $13,192 |
| Penalty in Months of Forgone Interest | 2.46 mo | 4.93 mo | 8.91 mo |
| Balances in New Accounts | $7,332 | $1,406 | $598 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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## FIXED-RATE, FIXED-MATURITY BORROWINGS

| FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT | Remaining Maturity | | | |
|---|---|---|---|---|
| | 0 to 3 Months | 4 to 36 Months | Over 36 Months | WAC |
| Balances by Coupon Class: | | | | |
| Under 3.00% | $45,919 | $40,996 | $294 | 1.81% |
| 3.00 to 3.99% | $346 | $8,628 | $8,029 | 3.45% |
| 4.00 to 4.99% | $309 | $6,217 | $4,216 | 4.50% |
| 5.00 to 5.99% | $83 | $2,211 | $2,635 | 5.44% |
| 6.00 to 6.99% | $277 | $295 | $1,483 | 6.68% |
| 7.00 to 7.99% | $10 | $199 | $88 | 7.28% |
| 8.00 to 8.99% | $11 | $3 | $216 | 8.17% |
| 9.00 and Above | $0 | $101 | $430 | 9.67% |
| WARM | 1 mo | 14 mo | 63 mo | |
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | | | **$122,995** | |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $87,271 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $58,182 | 1.17% | $2,860 |
| Money Market Deposit Accounts (MMDAs) | $55,875 | 1.29% | $2,793 |
| Passbook Accounts | $58,456 | 1.50% | $14,472 |
| Non-Interest-Bearing Non-Maturity Deposits | $26,342 | | $1,482 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $546 | 0.85% | |
| Escrow for Mortgages Serviced for Others | $5,368 | 0.11% | |
| Other Escrows | $6,814 | 0.13% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $211,583 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $0 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $2 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $17,507 | | |
| Miscellaneous II | $1,772 | | |
| **TOTAL LIABILITIES** | **$523,480** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $186 |
| EQUITY CAPITAL | $51,393 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$575,058** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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### SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 1002 | Opt commitment to orig 1-month COFI ARMs | 10 | $8,583 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | 10 | $59 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 30 | $4,279 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 13 | $12,103 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 12 | $4,890 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 42 | $3,095 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 39 | $10,473 |
| 1016 | Opt commitment to orig "other" Mortgages | 37 | $4,674 |
| 2002 | Commit/purchase 1-mo COFI ARM loans, svc retained | | $12 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | | $31 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | | $391 |
| 2010 | Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained | | $3 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | | $359 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | | $3,409 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | | $528 |
| 2026 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained | | $97 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | | $183 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | | $0 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 11 | $90 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 18 | $1,009 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | | $38 |
| 2048 | Commit/purchase 3-yr or 5-yr Treasury ARM MBS | | $5 |
| 2052 | Commit/purchase 10-, 15-, or 20-yr FRM MBS | | $47,933 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | | $5,044 |
| 2066 | Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $1 |
| 2068 | Commit/sell 3- or 5-yr Treasury ARM MBS | | $302 |
| 2070 | Commit/sell 5- or 7-yr Balloon or 2-step MBS | | $19 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | 7 | $5,133 |

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## SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2074 | Commit/sell 25- or 30-yr FRM MBS | 8 | $28,021 |
| 2076 | Commit/sell "other" MBS | | $31 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $5 |
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | | $10 |
| 2112 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released | | $18 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | | $181 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $846 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | 6 | $281 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 8 | $16 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 15 | $79 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | | $104 |
| 2202 | Firm commitment to originate 1-month COFI ARM loans | | $8 |
| 2204 | Firm commit/originate 6-month or 1-yr COFI ARM loans | | $14 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 9 | $68 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | 7 | $18 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | | $1 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 11 | $27 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 14 | $126 |
| 2216 | Firm commit/originate "other" Mortgage loans | 14 | $93 |
| 3026 | Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs | | $19 |
| 3028 | Option to sell 3- or 5-year Treasury ARMs | | $21 |
| 3030 | Option to sell 5- or 7-yr Balloon or 2-step mtgs | | $3 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | | $4 |
| 3034 | Option to sell 25- or 30-year FRMs | 6 | $843 |
| 3036 | Option to sell "other" Mortgages | | $0 |
| 4002 | Commit/purchase non-Mortgage financial assets | 14 | $326 |
| 4006 | Commit/purchase "other" liabilities | | $2,416 |
| 4022 | Commit/sell non-Mortgage financial assets | | $119 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | | $3,248 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | 6 | $33,638 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | | $166 |
| 5026 | IR swap: pay 3-month LIBOR, receive fixed | 6 | $25,331 |
| 5104 | IR swaption: pay fixed, receive 3-month LIBOR | | $52,030 |
| 5126 | IR swaption: pay 3-month LIBOR, receive fixed | | $1,775 |
| 5226 | Short IR swaption: pay 3-mo LIBOR, receive fixed | | $4,000 |
| 5502 | IR swap, amortizing: pay fixed, receive 1-month LIBOR | | $99 |
| 5504 | IR swap, amortizing: pay fixed, receive 3-month LIBOR | | $81 |
| 5524 | IR swap, amortizing: pay 1-month LIBOR, receive fixed | | $99 |
| 6020 | Interest rate Cap based on cost-of-funds index (COFI) | | $13 |
| 6050 | Short interest rate Cap based on cost-of-funds index | | $13 |
| 8016 | Long futures contract on 3-month Eurodollar | | $2,348 |
| 8046 | Short futures contract on 3-month Eurodollar | | $14,719 |
| 9502 | Fixed-rate construction loans in process | 45 | $2,322 |
| 9512 | Adjustable-rate construction loans in process | 38 | $4,911 |